

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listing of claims in the above-identified application.

Listing of Claims:

1. (Currently Amended) In a method for settling disputes, the steps of:

 a first party to a dispute between the first party and a second party communicating to a third party details as to a settlement of a dispute to be funded by a disbursal of funds;

 the third party assigning a unique identifying designator to the settlement details;

 making the settlement details available for electronic access from the third party by the second party by use of the designator and communicating the designator to the second party;

 the second party using the designator to electronically access the settlement ~~terms~~ ~~details~~;

 the second party electronically transmitting either a settlement ~~terms~~ ~~details~~ acceptance communication or a settlement ~~terms~~ ~~details~~ rejection communication to the third party; and

 the third party, after receiving the acceptance communication or the rejection communication, either causing the settlement to be funded by commencing an electronic funds transfer from a designated source if the communication is an acceptance communication and notifying the parties of the acceptance and funds disbursal commencement, or, if the communication is a rejection communication, notifying the first party of the receipt of the rejection.

2. (Original) The method of claim 1, and including the step of the third party, subsequent to receipt of an acceptance communication, transferring selected information as to the dispute and its settlement details to a database adapted to accumulate selected information as to disputes and their settlement details.

3. (Original) The method of claim 2, and in which the database is maintained by the third party, and including the step of the third party making the accumulated selected details contained in the database available for access on a selective basis.

4. (Original) The method of claim 3, and in which the selective basis includes the step of the third party causing a report of selected ones of the settlement details accumulated in the database to be generated and transmitted to a fourth party, in response to a request from said fourth party for a report containing settlement details relating to disputes having facts comparable to facts supplied by said fourth party in requesting the report.

5. (Original) The method of claim 4, and in which the fourth party is the same as either the first party or the second party.

6. (Currently Amended) In a method for resolving a dispute between a first party and a second party through the use of a computer system, and in which the first party has prepared a proposed settlement and transmitted the proposed settlement to the system, the steps of:

- a. providing, to the first party, a link for a network site and a unique designator for accessing the system, for the first party to provide to providing the second party with a link for a network site to be used for access to the system and a unique designator for accessing the system;
- b. receiving the unique designator from the second party the second party accessing the system via the network site using the link;
- c. receiving, from the second party, supplying identifying information required by the system for allowing further access to the system;
- d. the system verifying, at the system, the identifying information and, if correct valid, permitting further access to the system by the second party, or, if incorrect invalid, denying further access to the system to the second party until correct identifying information is supplied;
and
- e. if further access is permitted,
 - i. the system providing the second party with means to access to the terms of a the proposed settlement and the options of accepting or not accepting the terms and requiring the second party to agree to supply settlement related data to the system if the settlement terms are accepted;
 - ii. the system terminating the second party's access to the system if the second party does not agree to accept the settlement terms and supply the settlement related data;

- iii. if the second party agrees to accept the settlement terms and supply the settlement related data, ~~the system~~—supplying the second party with a link for the second party to electronically sign the settlement terms;
- iv. receiving, from the second party, an electronic signature of electronically signing the settlement terms and receiving providing the system with settlement funds transfer information requested by at the system;
- v. the system—sending a confirmation number for the transaction to the second party and initiating the electronic transfer of the settlement funds; and
- vi. the system—sending an electronic message to at least one of the first party or the second party parties that the funds transfer has been initiated.

7. (Original) The method of claim 6, and including the step of the system, subsequent to receipt of an acceptance communication, transferring selected information as to the dispute and its settlement terms to a database adapted to accumulate selected information as to disputes and their settlement terms.

8. (Original) The method of claim 7, and including the step of the system making the accumulated selected terms contained in the database available for access by parties, irrespective of whether such party has participated in settlements as to which selected information has been accumulated in the database, on a selective basis.

9. (Original) The method of claim 8, and in which the selective basis includes the steps of a party requesting the system to provide a report containing settlement information relating to disputes having facts comparable to facts supplied by said party in requesting said report; and the system causing a report of selected ones of the settlement information accumulated in the database and having facts comparable to facts supplied by said party in requesting the report to be generated and transmitted to said party in response to said request.

10. (Currently Amended) A system for assisting in evaluating a claim by a first party against a second party, the system comprising:

- a. a database, said database including accumulating the selected details of claim settlements, in a database wherein said selected details of claim settlements include details associated with a plurality of claim settlements previously processed by the system;
- b. permitting access to the database through a computerized program to a database subscriber to request an evaluation of the claim—a first user interface configured to provide access to the database to a database subscriber based in part on receipt at the interface of a password provided to the database subscriber;
- c. requiring the database subscriber to supply a plurality of specific details as to the claim to the program a second user interface configured to receive a plurality of specific details associated with the claim from the database subscriber; and
- d. generating a search report by the program of settlements contained in the database involving selected details comparable to the specific details supplied by the subscriber a search report generation module configured to generate a search report based on said plurality of

details, wherein said search report is generated based at least in part on comparing said plurality of specific details with said selected details of claim settlements and providing information associated with one or more claim settlements having comparable details to one or more of the plurality of details provided by the database subscriber; and

e. transmitting the search report to the database subscriber for use by the first party in evaluating the claim;

e. a transmission module configured to facilitate transmission of the search report to the database subscriber.

11. (Currently Amended) A method for attempting to resolve facilitating resolution of a claim by a first party against a second party, comprising the steps of:

a. providing a database configured for storage of selected details of claim settlements in which selected details of claim settlements are to be accumulated and which may be accessed by database subscribers;

b. accumulating said selected details of claim settlements in the database, wherein said selected details of claim settlements include details associated with a plurality of claim settlements previously processed by a claims settlement system coupled with the database;

c. permitting providing access to the database to a database subscriber through a computerized program to a database subscriber first interface configured to receive a password from the database subscriber to request an evaluation of the claim;

d. requiring the database subscriber to supply receiving a plurality of specific details as to associated with the claim to the program in order to obtain the claim evaluation at a second interface;

e. generating a search report in response to said received plurality of specific details associated with the claim based on said plurality of specific details by the program of settlements contained in the database involving selected details comparable to certain of the specific details supplied by the subscriber, wherein the search report is generated at least in part by comparing said plurality of specific details with said selected details of claim settlements and providing information associated with one or more claim settlements having comparable details to one or more of the plurality of specific details provided by the database subscriber; and

f. transmitting the search report to the database subscriber, for use by the first party in preparing a proposed settlement of the claim

g. preparing a proposed settlement by the first party of the claim utilizing the search report; and

h. transmitting the proposed settlement to the second party.

12. (Currently Amended) The method of claim 11, and in which the step of transmitting the settlement proposal to the second party comprises the first party transmitting the settlement proposal to an independent third party, and the third party transmitting the settlement proposal to the second party

further comprising:

g. receiving, from the first party, proposed settlement terms, said proposed settlement terms based at least in part on information provided in said search report; and

h. transmitting the proposed settlement terms to the second party.

13. (Currently Amended) A method according to claim 12, and in which the database is maintained by ~~the~~ a third party.

14. (Currently Amended) In a method for resolving a dispute between a first party and a second party through the use of a computer system, and in which the first party has prepared a proposed settlement which requires a transfer of settlement funds and transmitted the proposed settlement to the system, the steps of:

a. providing the second party with a link for a network site of the system and a unique designator for accessing the system through the site by using the link;

b. receiving, from the second party, identifying information to access the proposed settlement on the system ~~the second party accessing the system~~ via the network site using the link;

e. the second party supplying identifying information required by the system to the system to attempt to access the proposed settlement;

d. c. the system verifying the identifying information and, if correct, permitting further access to the proposed settlement by the second party, or, if incorrect, denying further access to the proposed settlement to the second party until correct identifying information is supplied and verified; and

e. d. responsive to said verifying, upon correct identifying information being supplied and verified, the system requiring requesting the second party to supply settlement related data to the system in order to continue further access to the proposed settlement;

e. receiving said settlement related data;

f. providing to the second party, responsive to receipt of said settlement related data, an interface to facilitate i. upon the settlement related data being supplied, the system providing the second party with means to access to terms of the proposed settlement and the options of accepting or not accepting the settlement terms; and

g. receiving, from the second party, an acceptance or rejection of the settlement terms;

h. terminating the second party access to the proposed settlement if the settlement terms are not accepted;

ii. i. upon second party accepting the settlement terms, the system providing, if the second party accepts the settlement terms, a link for the second party to electronically sign the settlement terms and terminating access to the settlement terms if the second party does not electronically sign the settlement terms using the link;

iii. j. requesting from the second party, upon receipt of the electronic signature, upon the terms being electronically signed, the system requiring the second party to provide the system with information to facilitate electronic transfer of settlement funds if such information has not already been provided requested by the system in order to transfer the settlement funds if not already provided; and

iv. k. the system initiating the electronic transfer of the settlement funds and sending an electronic message to at least one of the parties that the funds transfer has been initiated.

15. (Original) A method for the disposition of claims asserted between first parties and second parties comprising the steps of:

- a. an independent third party accumulating selected details of claim settlements in a database;
- b. the independent party permitting selective access to a database subscriber to request an evaluation of a claim;
- c. the independent party requiring the database subscriber to supply a plurality of specific details as to the claim to be evaluated in order to obtain the claim evaluation;
- d. the database subscriber supplying the plurality of specific details as to the claim to be evaluated;
- e. the independent party causing the database to be searched for settlements contained in the database having details generally comparable to the plurality of specific details;

- f. the independent party causing the generation of a search report of the settlements contained in the database having details generally comparable to at least some of the plurality of specific details supplied by the database subscriber;
- h. the independent party causing the transmission of the search report to the database subscriber for use by the first party;
- i. the first party preparing a proposed settlement which is based, at least in part, on the search report and which involves the transfer of settlement funds;
- j. the first party transmitting the proposed settlement to the independent party; j. assigning a unique designator to the settlement proposal;
- k. providing a second party with a link for a network site maintained by the independent party and the unique designator for accessing the proposed settlement through the site by using the link;
- l. the second party accessing the network site by using the link;
- m. the second party supplying identifying information required by the independent party to access the proposed settlement;
- n. the independent party verifying the identifying information and, if correct, permitting further access to the proposed settlement by the second party, or, if incorrect, denying further access to the proposed settlement to the second party until correct identifying information is supplied and verified;
- o. upon correct identifying information being supplied and verified, the independent party requiring the second party to supply settlement related data in order to continue further access to the proposed settlement;

- i. upon the settlement related data being supplied, the independent party providing the second party with means to access terms of the proposed settlement and the options of accepting or not accepting the settlement terms, and terminating the second party access to the proposed settlement if the terms are not accepted;
- ii. upon second party accepting the settlement terms, the independent party providing a link for the second party to electronically sign the settlement terms and terminating access to the settlement terms if the second party does not electronically sign the settlement terms using the link;
- iii. upon the terms being electronically signed, the independent party requiring the second party to provide information required in order to transfer the settlement funds if not already provided; and
- iv. the independent party initiating the electronic transfer of the settlement funds and sending an electronic message to at least one of the first and second parties that the funds transfer has been initiated; and
- p. the independent party transmitting selected details of the settlement terms to the database for use selectively in generating search reports subsequently.

16. (Currently Amended) A method for assisting in evaluating a claim asserted by a claimant with respect to an insurance policy issued by an insurer comprising the steps of:

- a. ~~an independent party accumulating selected details of a plurality of insurance claim settlements in a database;~~
- b. ~~the independent party permitting~~ providing selective access over a secure network to a database subscriber to request an evaluation of the claim;
- c. ~~the independent party requiring requesting~~ the database subscriber to supply a plurality of specific details as to the claim to be evaluated in order to obtain the claim evaluation;
- d. ~~receiving, from the database subscriber, supplying~~ the plurality of specific details as to the claim to be evaluated;
- e. ~~the independent party causing searching the database to be searched for insurance claim~~ settlements contained in the database having details generally comparable to one or more of the plurality of specific details;
- f. ~~the independent party causing the generation of generating~~ a search report including any of the settlements contained in the database having details generally comparable to the plurality of specific details supplied by the subscriber, and
- h. g. ~~the independent party causing the transmission facilitating transmission of~~ the search report to the database subscriber over the secure network.

17. (Currently Amended) A method for settling a claims asserted by claimant/counsel with respect to an insurance policy issued by an insurance carrier, comprising the steps of:

a. the carrier authorizing a claims representative 112 to investigate settlement of the claim;

b-a. providing access for an insurance claims representative to the claims representative accessing a computerized system 114 that which is configured to an access a proprietary database 117 containing a compilation of details of prior settlements of insurance claims, wherein said computerized system and is configured to compare capable of comparing details of the claim against details of prior claim settlements stored in the database in order to generate a search report as to containing information regarding comparable claim settlements;

e. b. receiving, from the insurance claims representative, the claims representative 112 submitting claim details, to the system 114 and requesting generation generating, based on said claim details, of a comparables report the search report, from the prior settlements of insurance claims information;

d-c. the database 117 generating the comparables report and transmitting it the search report to the claims representative 112;

e. the claims representative 112 formulating a proposed settlement based, at least in part, on the comparables report;

f. d. receiving, from the claims representative, 112 transmitting the settlement proposal to the system 114, together with identity identifying information as to regarding the a claimant/counsel 115 for use by the system 114 in to authorizing authorize access by the claimant/counsel 115 to the settlement proposal;

g-e. the system 114 generating a unique designator for the proposed settlement by which the to facilitate claimant/counsel 115 can access to the proposed settlement by a link to the system 114;

h-f. providing the unique designator and the a system-link is provided to the claimant/counsel 115 to allow access to the system;

i-g. the claimant/counsel 115 accessing the system 114 by using the link provided by the claims representative 112 and providing the unique designator and information to confirm the identity information supplied by the claims representative 112 before the system 114 permits access to the settlement proposal by use of the unique designator receiving identify information from the claimant counsel throught the provided link, said identify information including the unique designator;

j-h. the system 114 verifying the identity information supplied by the claimant/counsel 115 and, responsive to said verification, permitting access to the settlement proposal by the claimant/counsel 115 by use of the unique designator;

k-i. after access is permitted, the system 114 requiring requesting claimant/counsel 115 to supply specified settlement related data pertaining to the claim being settled to the system database 117;

l-j. receiving, from the claimant/counsel, 115 supplying the specified settlement related data;

m-k. the system 114 verifying that the claimant/counsel 115 has provided the specified settlement related data;

n.-l. the system 114 providing claimant/counsel 115-with means-an interface to access the proposed settlement and the options of accepting or not accepting the proposed settlement;

m. receiving, from the claimant/counsel, an acceptance or a rejection;

o. the claimant/counsel 115 accepting the terms of the proposed settlement;

p.-n. responsive to acceptance by the claimant/counsel, the system 114 providing claimant/counsel 115-with a link to electronically sign the proposed settlement;

q.-o. receiving an electronic signature from claimant/counsel the claimant/counsel 115 electronically signing the proposed settlement and providing the system 114 with information required to transfer the settlement funds;

p. receiving information to facilitate transfer of settlement funds;

r.-q. the system 114 providing a confirmation number for the transaction to claimant/counsel 115;

s.-r. the system 114 initiating the electronic transfer of the settlement funds from an account designated by the carrier or the claims representative 112-to an account designated by the claimant/counsel 115.

t.-s. the system 114 receiving notification from the source of the settlement funds when the funds transfer has been initiated;

u.-t. the system 114 sending an electronic message to one or both of the claims representative 112-and claimant/counsel 115 that the funds transfer has been initiated;

v.-u. the system 114 editing the specified settlement data to remove any information identifying the participants in the settlement;

w. v. the system 114 sending the edited specified settlement data to the database 117
and;

w. deactivating the unique designator; and
x. adding the edited specified settlement data is added to the details of prior settlements
of insurance claims compilation of the database 117 so as to be subsequently-accessible by
database subscribers in subsequent transactions 118 on a selective basis for claim evaluation and
settlement proposal formulation purposes.

18. (New) A method for computer facilitated dispute settlement between a first party and a second party comprising:

receiving, from the first party, proposed settlement details, said proposed settlement details including information regarding dispersal of settlement funds;

assigning a unique identifying designator to the proposed settlement details;

providing electronic access to the proposed settlement details to the second party;

receiving from the second party, in response to the provided electronic access to the proposed settlement details, a response communication, wherein said response communication is an acceptance communication or a rejection communication; and

responsive to said response communication:

providing an electronic funds transfer if the response is an acceptance communication;

or

notifying the first party of rejection of the proposed settlement details if the response is a rejection communication.

19. (New) The method of claim 18 wherein the funding source is designated by the first party.

20. (New) A method for facilitating settlement of an insurance claim between an insured party and a claimant in conjunction with a computer system, comprising:

- a. providing an interface for access for an insurance claims representative, associated with an insurance carrier of an insurance policy covering the claim, to the computer system to provide claim information;
- b. receiving, from the insurance claims representative, a set of details regarding the claim;
- c. accessing, from the computer system, responsive to said set of details regarding the claim, an information storage system associated with the insurance carrier to retrieve a set of proposed settlement terms stored on said information storage system;
- d. receiving the proposed settlement terms at the computer system;
- e. assigning a unique designator to the set of proposed settlement terms; and
- f. communicating the unique designator to the claimant to facilitate claimant access to the proposed settlement terms.

21. (New) The method of claim 20 further comprising:

providing, responsive to receipt of the unique designator from the claimant, the proposed settlement details to the claimant;

receiving from the claimant, at the computer system, an acceptance or a rejection of the proposed settlement details; and

initiating, in response to an acceptance of the proposed settlement by the claimant, a transfer of funds to the claimant.

22. (New) The method of claim 20 wherein said communicating the unique designator to the claimant comprises communicating the unique designator to the claims representative to facilitate transmission of the unique designator from the claims representative to the claimant.

23. (New) The method of claim 21 further comprising:
transferring, in response to an acceptance of the proposed settlement, at least a portion of the set of claim details and the proposed settlement terms to a database, said database configured to store ones of a plurality of sets of data related to claims previously settled in conjunction with the computer system.